

# **I-155 good for everyone, especially kids**

**By Helena Independent Record - 10/21/08**

Should Montana make sure that nearly every one of the state's 30,000 or so children without health insurance gets covered, and at the same time boost the state's economy?

If that sounds to you like a no-brainer, you'll want to vote for I-155 on Nov. 4.

The initiative establishes the Healthy Montana Kids Plan, spearheaded by State Auditor John Morrison. The plan would provide comprehensive health coverage to uninsured children in families with income of up to \$50,000.

It would do it by increasing eligibility for the Children's Health Insurance Program (CHIP) and the Montana Medicaid program for children's coverage. It also would allow eligible children to be placed on a parent's employer-sponsored plan, thus saving the state money. In addition, it would create an "active enrollment" system that would work with schools, hospitals and others to enroll all eligible uninsured children.

The program would be funded by putting about \$22 million a year in state premium taxes paid by insurance companies into a special child-coverage account. That amount would open up about another \$70 million in federal matching funds — for every \$1 the state invests, it would get \$3 from the federal government. That is money spent in Montana, pumping up the economy as well as assuring adequate medical care for kids.

Many other states have similar programs to get all children insured, but in Montana, the problem has been getting worse. A 2007 study of census data concluded that the uninsured rate for children in poverty increased from 19 percent to 29 percent in just four years, a time when the national rate actually declined.

It is well known that children without insurance don't get routine medical care, which in turn means that small problems don't get addressed until they turn into big problems. And that, in turn, means bigger medical expenditures for everybody as well as a failure to give children the change at a healthy start in life that they deserve.

A vote for I-155 is a vote to change that.